

FELRA & UFCW
ACTIVE HEALTH PLAN
FOURTH QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

PLAN I
FULL TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$1,834.50	328	\$648,077
SAFEWAY	\$1,840.97	226	926,670
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ²			4,052,689
TOTAL		554	\$5,627,436

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$599,883

²PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS
REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLANT
FULL TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$4,697		316 PART
OPTICAL BENEFIT 12	\$6.95	4,816		231 PART
TOTAL OPTICAL		\$9,513	\$5.72	
DENTAL INDIVIDUAL	\$28.62	\$21,752		253 PART
DENTAL FAMILY	\$56.72	49,970		294 PART
TOTAL DENTAL		\$71,722	\$43.15	
DRUG	\$.80/SCRIPT	\$440,933	\$265.30	3,711 SCRIPTS
HMO KAISER ¹	\$2,260.77	\$20,347		3 PART
HOSPITAL		2,128		
SURGICAL		22,152		
DIAGNOSTIC		11,846		
MAJOR MEDICAL		1,714,085		
MEDICAL ADMINISTRATION	\$14.58	23,766		543 PART
TOTAL MEDICAL		\$1,794,324	\$1,079.62	
BEHAVIORAL HEALTH	\$2.59	\$4,227	\$2.54	544 PART
BEHAVIORAL HEALTH		\$64,034	\$38.53	
E.A.P.	\$.67	\$1,094	\$0.66	544 PART
UM/DM	\$1.03/2.80	\$11,637	\$7.00	544 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,848	\$1.11	548 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$10,009	\$6.02	142 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$5,519	\$3.32	407 PART
HRG/A&G CLAIM DISCOUNTER		\$35	\$0.02	
LIFE-AD&D	\$.215/.018/1000	\$5,381	\$3.24	552 PART
A & S		\$154,855	\$93.17	
SUB TOTAL		\$2,575,131	\$1,549.40	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$24,106	\$14.50	564 PART
MISCELLANEOUS		\$9,157	\$5.51	
SUB TOTAL		\$33,263	\$20.01	

TOTAL	\$2,608,394	\$1,569.41
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¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN I
FULL TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773	\$2,705,912	\$2,117,700	\$9,916,786
EMPLOYER CONTR - RETIREE	3,596,382	3,493,381	3,517,327	3,509,736	14,116,826
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	896,294	875,631	873,258	865,020	3,510,203
-LOA	0	0	0	0	0
-COBRA	6,721	11,201	6,516	2,876	27,314
-HMO COPAY	8,821	11,026	9,216	10,387	39,450

TOTAL	\$7,033,619	\$6,959,012	\$7,112,229	\$6,505,719	\$27,610,579
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EXPENSES

MEDICAL	\$1,348,808	\$1,387,643	\$1,048,873	\$1,794,324	\$5,579,648
RETIREE	4,081,068	3,076,447	3,861,042	3,282,215	14,300,772
A & S	214,514	159,050	115,290	154,855	643,709
DENTAL	77,374	76,353	64,156	71,722	289,605
DRUG	734,244	478,191	536,468	440,933	2,189,836
BEHAVIORAL HEALTH	30,175	73,365	43,802	68,261	215,603
OPTICAL	10,171	10,064	9,768	9,513	39,516
LIFE & AD & D	5,735	5,676	5,566	5,381	22,358
UM/DM	12,683	12,527	11,404	11,637	48,251
PRESCRIPTION CARE MNGMT	0	655	1,918	1,848	4,421
E.A.P.	1,172	1,158	1,124	1,094	4,548
P.P.O.	16,844	16,533	15,773	15,563	64,713
OPERATING EXPENSE	34,389	41,066	33,132	33,263	141,850

TOTAL EXPENSE	\$6,567,177	\$5,338,728	\$5,748,316	\$5,890,609	\$23,544,830
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SURPLUS (DEFICIT)	\$466,442	\$1,620,284	\$1,363,913	\$615,110	\$4,065,749
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AVERAGE INCOME	\$4,042	\$4,098	\$4,287	\$3,914	\$4,085
AVERAGE EXPENSE	\$3,774	\$3,144	\$3,465	\$3,544	\$3,482
SURPLUS (DEFICIT)	\$268	\$954	\$822	\$370	\$603

TOTAL PARTICIPANTS	580	566	553	554	563
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PLAN I
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$1,198,672	\$1,184,220	\$2,650,578	\$2,564,584	\$7,598,054
EMPLOYER CONTR - RETIREE	828,843	844,626	3,672,475	3,637,992	8,983,936
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	919,860	906,390	906,055	900,629	3,632,934
-LOA	0	0	0	0	0
-COBRA	18,157	7,930	4,758	6,067	36,912
-HMO COPAY	4,211	12,633	7,840	7,718	32,402

TOTAL	\$2,969,743	\$2,955,799	\$7,241,706	\$7,116,990	\$20,284,238
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EXPENSES

MEDICAL	\$1,605,274	\$1,733,903	\$1,361,748	\$1,550,371	\$6,251,296
RETIREE	3,905,760	3,712,859	4,292,714	3,291,337	15,202,670
A & S	185,260	146,723	155,039	158,361	645,383
DENTAL	85,666	84,216	81,372	78,790	330,044
DRUG	904,065	720,521	785,574	591,812	3,001,972
BEHAVIORAL HEALTH	14,953	66,851	88,463	10,599	180,866
OPTICAL	11,170	11,007	10,620	10,318	43,115
LIFE & AD & D	6,268	6,177	6,021	5,840	24,306
UTILIZATION MANAGEMENT	4,589	5,454	4,495	5,160	19,698
DISEASE MANAGEMENT	7,262	7,165	7,043	6,696	28,166
E.A.P.	1,282	1,261	1,220	1,186	4,949
P.P.O.	14,876	15,073	33,139	17,744	80,832
OPERATING EXPENSE	35,257	36,657	35,426	36,816	144,156

TOTAL EXPENSE	\$6,781,682	\$6,547,867	\$6,862,874	\$5,765,030	\$25,957,453
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SURPLUS (DEFICIT)	(\$3,811,939)	(\$3,592,068)	\$378,832	\$1,351,960	(\$5,673,215)
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AVERAGE INCOME	\$1,556	\$1,566	\$3,970	\$4,028	\$2,780
AVERAGE EXPENSE	\$3,554	\$3,470	\$3,763	\$3,263	\$3,513
SURPLUS (DEFICIT)	(\$1,998)	(\$1,904)	\$207	\$765	(\$733)

TOTAL PARTICIPANTS	636	629	608	589	616
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PLAN I FULL TIME 2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$2,525,401	\$2,567,773	\$2,705,912	\$2,117,700	\$9,916,786
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	6,721	11,201	6,516	2,876	27,314
-HMO COPAY	8,821	11,026	9,216	10,387	39,450

TOTAL	\$2,540,943	\$2,590,000	\$2,721,644	\$2,130,963	\$9,983,550
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EXPENSES

MEDICAL	\$1,348,808	\$1,387,643	\$1,048,873	\$1,794,324	\$5,579,648
A & S	214,514	159,050	115,290	154,855	643,709
DENTAL	77,374	76,353	64,156	71,722	289,605
DRUG	734,244	478,191	536,468	440,933	2,189,836
BEHAVIORAL HEALTH	30,175	73,365	43,802	68,261	215,603
OPTICAL	10,171	10,064	9,768	9,513	39,516
LIFE & AD & D	5,735	5,676	5,566	5,381	22,358
UM/DM	12,683	12,527	11,404	11,637	48,251
PRESCRIPTION CARE MNGMT	0	655	1,918	1,848	4,421
E.A.P.	1,172	1,158	1,124	1,094	4,548
P.P.O.	16,844	16,533	15,773	15,563	64,713
OPERATING EXPENSE	34,389	41,066	33,132	33,263	141,850

TOTAL EXPENSE	\$2,486,109	\$2,262,281	\$1,887,274	\$2,608,394	\$9,244,058
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SURPLUS (DEFICIT)	\$54,834	\$327,719	\$834,370	(\$477,431)	\$739,492
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AVERAGE INCOME	\$1,460	\$1,525	\$1,641	\$1,282	\$1,477
AVERAGE EXPENSE	\$1,429	\$1,332	\$1,138	\$1,569	\$1,367
SURPLUS (DEFICIT)	\$31	\$193	\$503	(\$287)	\$110

TOTAL PARTICIPANTS	580	566	553	554	563
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PLAN I
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$1,022.25	75	\$33,768
SAFEWAY	\$1,028.72	19	(11,991)
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ²			687,640
TOTAL		94	\$709,417

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$75,646

²PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS
REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN I
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL BENEFIT 24	\$4.95	\$777		52 PART
OPTICAL BENEFIT 12	\$6.95	792		38 PART
TOTAL OPTICAL		\$1,569	\$5.56	
DENTAL INDIVIDUAL	\$28.62	\$3,893		45 PART
DENTAL FAMILY	\$56.72	7,656		45 PART
TOTAL DENTAL		\$11,549	\$40.95	
DRUG	\$.80/SCRIPT	\$42,360	\$150.21	602 SCRIPTS
HMO KAISER ¹	\$2,158.91	\$0		
HOSPITAL		1,905		
SURGICAL		3,335		
DIAGNOSTIC		1,881		
MAJOR MEDICAL		354,428		
MEDICAL ADMINISTRATION	\$14.58	3,937		90 PART
TOTAL MEDICAL		\$365,486	\$1,296.05	
BEHAVIORAL HEALTH	\$2.59	\$700	\$2.48	90 PART
BEHAVIORAL HEALTH		\$2,820	\$10.00	
E.A.P.	\$.67	\$181	\$0.64	90 PART
UM/DM	\$1.03/2.80	\$1,776	\$6.30	90 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$283	\$1.00	91 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$1,712	\$6.07	24 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$913	\$3.24	67 PART
HRG/A&G CLAIM DISCOUNTER		\$6	\$0.02	
LIFE-AD&D	\$.215/.018/1000	\$381	\$1.35	91 PART
A&S		\$5,007	\$17.76	
SUB TOTAL		\$434,743	\$1,541.63	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$4,012	\$14.23	94 PART
MISCELLANEOUS		\$1,553	\$5.51	
SUB TOTAL		\$5,565	\$19.74	

TOTAL	\$440,308	\$1,561.37
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¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN I
PART TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$423,815	\$343,261	\$220,971	\$153,533	\$1,141,580
EMPLOYER CONTR - RETIREE	629,409	568,297	542,227	555,884	2,295,817
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	188,985	184,950	185,890	185,145	744,970
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$1,242,209	\$1,096,508	\$949,088	\$894,562	\$4,182,367
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EXPENSES

MEDICAL	\$223,373	\$87,453	\$260,383	\$365,486	\$936,695
RETIREE	657,758	523,097	605,049	572,277	2,358,181
A & S	9,735	10,382	13,941	5,007	39,065
DENTAL	12,633	12,293	9,979	11,549	46,454
DRUG	61,341	31,376	52,173	42,360	187,250
BEHAVIORAL HEALTH	5,933	6,707	2,095	3,520	18,255
OPTICAL	1,737	1,705	1,596	1,569	6,607
LIFE & AD & D	416	415	394	381	1,606
UM/DM	1,876	1,835	2,173	1,776	7,660
PRESCRIPTION CARE MNGMT	0	94	282	283	659
E.A.P.	201	196	185	181	763
P.P.O.	2,851	2,826	2,788	2,631	11,096
OPERATING EXPENSE	6,242	7,234	5,616	5,565	24,657

TOTAL EXPENSE	\$984,096	\$685,613	\$956,654	\$1,012,585	\$3,638,948
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SURPLUS (DEFICIT)	\$258,113	\$410,895	(\$7,566)	(\$118,023)	\$543,419
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AVERAGE INCOME	\$3,906	\$3,730	\$3,439	\$3,172	\$3,562
AVERAGE EXPENSE	\$3,095	\$2,332	\$3,466	\$3,591	\$3,121
SURPLUS (DEFICIT)	\$811	\$1,398	(\$27)	(\$419)	\$441

TOTAL PARTICIPANTS	106	98	92	94	98
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PLAN I
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$194,237	\$191,902	\$436,599	\$438,121	\$1,260,859
EMPLOYER CONTR - RETIREE	76,704	81,677	616,831	639,828	1,415,040
MISC. INCOME-DENTAL	0	0	0	0	0
-RETIREE	195,309	192,107	190,797	189,269	767,482
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$466,250	\$465,686	\$1,244,227	\$1,267,218	\$3,443,381
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EXPENSES					
MEDICAL	\$136,410	\$249,912	\$313,940	\$176,697	\$876,959
RETIREE	744,167	684,357	716,802	548,861	2,694,187
A & S	21,250	16,548	9,660	8,969	56,427
DENTAL	13,174	13,032	12,863	12,662	51,731
DRUG	59,996	55,654	63,713	38,729	218,092
BEHAVIORAL HEALTH	4,276	1,401	1,476	2,049	9,202
OPTICAL	1,826	1,823	1,789	1,746	7,184
LIFE & AD & D	440	438	432	422	1,732
UTILIZATION MANAGEMENT	866	741	724	855	3,186
DISEASE MANAGEMENT	1,055	1,029	1,028	992	4,104
E.A.P.	212	210	206	202	830
P.P.O.	2,495	2,548	5,633	3,051	13,727
OPERATING EXPENSE	6,034	6,334	6,136	6,606	25,110

TOTAL EXPENSE	\$992,201	\$1,034,027	\$1,134,402	\$801,841	\$3,962,471
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SURPLUS (DEFICIT)	(\$525,951)	(\$568,341)	\$109,825	\$465,377	(\$519,090)
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AVERAGE INCOME	\$1,413	\$1,424	\$3,840	\$3,911	\$2,647
AVERAGE EXPENSE	\$3,007	\$3,162	\$3,501	\$2,475	\$3,036
SURPLUS (DEFICIT)	(\$1,594)	(\$1,738)	\$339	\$1,436	(\$389)

TOTAL PARTICIPANTS	110	109	108	108	109
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PLAN I
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$423,815	\$343,261	\$220,971	\$153,533	\$1,141,580
MISC. INCOME-DENTAL	0	0	0	0	0
-LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	0	0	0	0	0

TOTAL	\$423,815	\$343,261	\$220,971	\$153,533	\$1,141,580
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EXPENSES					
MEDICAL	\$223,373	\$87,453	\$260,383	\$365,486	\$936,695
A & S	9,735	10,382	13,941	5,007	39,065
DENTAL	12,633	12,293	9,979	11,549	46,454
DRUG	61,341	31,376	52,173	42,360	187,250
BEHAVIORAL HEALTH	5,933	6,707	2,095	3,520	18,255
OPTICAL	1,737	1,705	1,596	1,569	6,607
LIFE & AD & D	416	415	394	381	1,606
UM/DM	1,876	1,835	2,173	1,776	7,660
PRESCRIPTION CARE MNGMT	0	94	282	283	659
E.A.P.	201	196	185	181	763
P.P.O.	2,851	2,826	2,788	2,631	11,096
OPERATING EXPENSE	6,242	7,234	5,616	5,565	24,657

TOTAL EXPENSE	\$326,338	\$162,516	\$351,605	\$440,308	\$1,280,767
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SURPLUS (DEFICIT)	\$97,477	\$180,745	(\$130,634)	(\$286,775)	(\$139,187)
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AVERAGE INCOME	\$1,333	\$1,168	\$801	\$544	\$962
AVERAGE EXPENSE	\$1,026	\$553	\$1,274	\$1,561	\$1,104
SURPLUS (DEFICIT)	\$307	\$615	(\$473)	(\$1,017)	(\$142)

TOTAL PARTICIPANTS	106	98	92	94	98
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PLAN X
FULL TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$918.75	58	\$106,034
GIANT ¹	\$1,138.75	2,578	5,865,702
LOCAL 400 STAFF TEMPS	\$1,138.75	1	3,429
SAFEWAY	\$1,145.22	1,601	5,502,782
SAFEWAY DELAWARE	\$1,145.22	48	164,912
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ²			(4,052,689)
TOTAL		4,286	\$7,590,170

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - ASSOCIATED ADMINISTRATORS-\$52,369, GIANT-\$2,941,392

²PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS
REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
FULL TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$62,672	\$4.87	4,220 PART
DENTAL FAMILY	\$59.76	\$392,144		2,187 PART
DENTAL INDIVIDUAL	\$29.04	177,173		2,034 PART
TOTAL DENTAL		\$569,317	\$44.28	
DRUG	\$.80/SCRIPT	\$2,646,536	\$205.83	22,095 SCRIPTS
HMO KAISER ¹	\$1,439.37	\$161,442		37 PART
MEDICAL INDIVIDUAL		2,973,651		
MEDICAL FAMILY		5,070,566		
MEDICAL ADMINISTRATION	\$14.58	183,314		4,191 PART
TOTAL MEDICAL		\$8,388,973	\$652.43	
BEHAVIORAL HEALTH	\$2.59	\$32,564	\$2.53	4,191 PART
BEHAVIORAL HEALTH		\$107,033	\$8.32	
E.A.P.	\$0.67	\$8,424	\$0.66	4,191 PART
UM/DM	\$1.03/2.80	\$100,496	\$7.82	4,191 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$16,023	\$1.25	4,223 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$70,901	\$5.51	1,007 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$43,537	\$3.39	3,211 PART
HRC/A&G CLAIM DISCOUNTER		\$267	\$0.02	
LIFE AD&D	\$.215/.018/1000	\$18,615	\$1.45	4,243 PART
A & S		\$797,897	\$62.05	
SUB TOTAL		\$12,863,255	\$1,000.41	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$185,744	\$14.45	4,335 PART
MISCELLANEOUS		\$70,841	\$5.51	
SUB TOTAL		\$256,585	\$19.96	

TOTAL	\$13,119,840	\$1,020.37
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¹ RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN X
FULL TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,473,534	\$10,420,388	\$10,520,103	\$7,590,170	\$39,004,195
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	35,750	29,053	31,444	40,741	136,988
-HMO COPAY	88,194	93,080	78,388	73,610	333,272

TOTAL INCOME	\$10,597,478	\$10,542,521	\$10,629,935	\$7,704,521	\$39,474,455
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EXPENSES					
MEDICAL	\$8,826,263	\$7,264,084	\$8,873,849	\$8,388,973	\$33,353,169
A & S	843,094	803,809	698,523	797,897	3,143,323
DENTAL	590,163	582,628	501,610	569,317	2,243,718
DRUG	2,842,090	2,069,985	3,055,920	2,646,536	10,614,531
BEHAVIORAL HEALTH	138,751	149,761	164,481	139,597	592,590
OPTICAL	64,702	64,004	63,276	62,672	254,654
LIFE & AD & D	19,149	19,025	18,806	18,615	75,595
UM/DM	103,626	103,172	100,372	100,496	407,666
PRESCRIPTION CARE MNGMT	0	5,498	16,287	16,023	37,808
E.A.P.	8,685	8,602	8,493	8,424	34,204
P.P.O.	118,463	118,025	114,489	114,705	465,682
OPERATING EXPENSE	256,956	310,410	252,645	256,585	1,076,596

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$13,868,751	\$13,119,840	\$52,299,536
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	(\$3,238,816)	(\$5,415,319)	(\$12,825,081)
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AVERAGE INCOME	\$804	\$815	\$827	\$599	\$761
AVERAGE EXPENSE	\$1,048	\$889	\$1,080	\$1,020	\$1,009
SURPLUS (DEFICIT)	(\$244)	(\$74)	(\$253)	(\$421)	(\$248)

TOTAL PARTICIPANTS	4,395	4,310	4,282	4,286	4,318
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PLAN X
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$15,041,652	\$15,051,788	\$10,506,079	\$10,482,076	\$51,081,595
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	33,131	44,866	40,783	53,588	172,368
-HMO COPAY	112,771	107,493	107,642	93,982	421,888

TOTAL INCOME	\$15,187,554	\$15,204,147	\$10,654,504	\$10,629,646	\$51,675,851
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EXPENSES

MEDICAL	\$7,673,530	\$7,989,885	\$8,566,689	\$9,628,145	\$33,858,249
A & S	896,588	843,265	854,331	877,005	3,471,189
DENTAL	605,635	601,694	597,639	591,600	2,396,568
DRUG	3,139,022	2,510,426	3,240,104	2,576,805	11,466,357
BEHAVIORAL HEALTH	114,685	143,762	145,156	201,862	605,465
OPTICAL	65,988	65,577	65,226	64,820	261,611
LIFE & AD & D	19,547	19,467	19,321	19,232	77,567
UTILIZATION MANAGEMENT	31,621	32,135	31,304	37,463	132,523
DISEASE MANAGEMENT	54,441	54,225	53,776	53,019	215,461
E.A.P.	8,815	8,778	8,719	8,708	35,020
P.P.O.	100,166	101,943	226,749	123,634	552,492
OPERATING EXPENSE	245,766	260,110	257,496	271,051	1,034,423

TOTAL EXPENSE	\$12,955,804	\$12,631,267	\$14,066,510	\$14,453,344	\$54,106,925
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SURPLUS (DEFICIT)	\$2,231,750	\$2,572,880	(\$3,412,006)	(\$3,823,698)	(\$2,431,074)
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AVERAGE INCOME	\$1,126	\$1,126	\$798	\$802	\$963
AVERAGE EXPENSE	\$960	\$935	\$1,054	\$1,091	\$1,010
SURPLUS (DEFICIT)	\$166	\$191	(\$256)	(\$289)	(\$47)

TOTAL PARTICIPANTS	4,497	4,501	4,449	4,417	4,466
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PLAN X
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$10,473,534	\$10,420,388	\$10,520,103	\$7,590,170	\$39,004,195
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	35,750	29,053	31,444	40,741	136,988
-HMO COPAY	88,194	93,080	78,388	73,610	333,272

TOTAL INCOME	\$10,597,478	\$10,542,521	\$10,629,935	\$7,704,521	\$39,474,455
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EXPENSES					
MEDICAL	\$8,826,263	\$7,264,084	\$8,873,849	\$8,388,973	\$33,353,169
A & S	843,094	803,809	698,523	797,897	3,143,323
DENTAL	590,163	582,628	501,610	569,317	2,243,718
DRUG	2,842,090	2,069,985	3,055,920	2,646,536	10,614,531
BEHAVIORAL HEALTH	138,751	149,761	164,481	139,597	592,590
OPTICAL	64,702	64,004	63,276	62,672	254,654
LIFE & AD & D	19,149	19,025	18,806	18,615	75,595
UM/DM	103,626	103,172	100,372	100,496	407,666
PRESCRIPTION CARE MNGMT	0	5,498	16,287	16,023	37,808
E.A.P.	8,685	8,602	8,493	8,424	34,204
P.P.O.	118,463	118,025	114,489	114,705	465,682
OPERATING EXPENSE	256,956	310,410	252,645	256,585	1,076,596

TOTAL EXPENSE	\$13,811,942	\$11,499,003	\$13,868,751	\$13,119,840	\$52,299,536
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SURPLUS (DEFICIT)	(\$3,214,464)	(\$956,482)	(\$3,238,816)	(\$5,415,319)	(\$12,825,081)
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AVERAGE INCOME	\$804	\$815	\$827	\$599	\$761
AVERAGE EXPENSE	\$1,048	\$889	\$1,080	\$1,020	\$1,009
SURPLUS (DEFICIT)	(\$244)	(\$74)	(\$253)	(\$421)	(\$248)

TOTAL PARTICIPANTS	4,395	4,310	4,282	4,286	4,318
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PLAN X
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS
INDIVIDUAL

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$544.00	1	\$1,104
GIANT ¹	\$764.00	1,778	2,724,424
SAFEWAY	\$770.47	663	1,532,464
SAFEWAY DELAWARE	\$770.47	32	73,195
LOCAL 400 STAFF TEMPS	\$764.00	0	0
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ²			(530,306)
TOTAL		2,474	\$3,800,881

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS NEGOTIATED 12/2020 - ASSOCIATED ADMINISTRATORS-\$544, GIANT-\$1,349,224

²PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES
INDIVIDUAL

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$34,458	\$4.64	2,320 PART
DENTAL	\$29.04	\$202,060	\$27.22	2,319 PART
DRUG	\$.80/SCRIPT	\$1,173,467	\$158.11	8,266 SCRIPTS
HMO KAISER ¹	\$1,036.71	\$21,771		7 PART
MEDICAL		3,109,930		
MEDICAL ADMINISTRATION	\$14.58	101,492		2,320 PART
TOTAL MEDICAL		\$3,233,193	\$435.62	
BEHAVIORAL HEALTH	\$2.59	\$18,026	\$2.43	2,320 PART
BEHAVIORAL HEALTH		\$8,614	\$1.16	
E.A.P.	\$0.67	\$4,663	\$0.63	2,320 PART
UM/DM	\$1.03/2.80	\$28,635	\$3.86	2,322 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$4,527	\$0.61	2,325 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$32,831	\$4.42	466 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$25,398	\$3.42	1,873 PART
HRC/A&G CLAIM DISCOUNTER		\$157	\$0.02	
LIFE-AD&D	\$.215/.018/1000	\$6,775	\$0.91	2,352 PART
A & S		\$202,882	\$27.34	
SUB TOTAL		\$4,975,686	\$670.39	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$109,573	\$14.76	2,545 PART
MISCELLANEOUS		\$40,892	\$5.51	
SUB TOTAL		\$150,465	\$20.27	

TOTAL

\$5,126,151 \$690.66

¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN X
PART TIME
FOURTH QUARTER 2020

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,742,567	\$5,360,572	\$5,259,183	\$3,800,881	\$20,163,203
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	30,752	37,014	43,273	53,802	164,841
-HMO COPAY	13,309	12,704	12,776	9,907	48,696

TOTAL INCOME	\$5,786,628	\$5,410,290	\$5,315,232	\$3,864,590	\$20,376,740
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EXPENSES

MEDICAL	\$2,835,289	\$3,057,858	\$1,929,782	\$3,233,193	\$11,056,122
A & S	161,845	180,744	200,130	202,882	745,601
DENTAL	221,488	215,767	165,123	202,060	804,438
DRUG	961,376	720,375	1,024,183	1,173,467	3,879,401
BEHAVIORAL HEALTH	46,784	25,169	35,455	26,640	134,048
OPTICAL	37,769	36,793	35,200	34,458	144,220
LIFE & AD & D	7,428	7,265	6,975	6,775	28,443
UM/DM	30,806	30,377	28,811	28,635	118,629
PRESCRIPTION CARE MNGMT	0	1,563	4,613	4,527	10,703
E.A.P.	5,124	4,975	4,762	4,663	19,524
P.P.O.	65,755	64,102	59,805	58,386	248,048
OPERATING EXPENSES	159,341	186,866	148,719	150,465	645,391

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$3,643,558	\$5,126,151	\$17,834,568
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$1,671,674	(\$1,261,561)	\$2,542,172
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AVERAGE INCOME	\$715	\$711	\$704	\$521	\$663
AVERAGE EXPENSE	\$560	\$596	\$482	\$691	\$582
SURPLUS (DEFICIT)	\$155	\$115	\$222	(\$170)	\$81

TOTAL PARTICIPANTS	2,699	2,535	2,518	2,474	2,557
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PLAN X
PART TIME
2019

INDIVIDUAL
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$7,097,810	\$6,757,020	\$6,083,119	\$5,904,169	\$25,842,118
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	19,997	22,500	22,592	31,937	97,026
-HMO COPAY	15,796	15,531	17,915	13,647	62,889

TOTAL INCOME	\$7,133,603	\$6,795,051	\$6,123,626	\$5,949,753	\$26,002,033
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EXPENSES

MEDICAL	\$2,902,177	\$3,726,567	\$3,238,684	\$2,954,217	\$12,821,645
A & S	203,153	188,634	221,490	159,851	773,128
DENTAL	247,014	240,974	235,485	226,686	950,159
DRUG	1,246,819	1,031,618	1,226,896	986,495	4,491,828
BEHAVIORAL HEALTH	37,322	79,288	50,341	31,173	198,124
OPTICAL	42,081	41,080	40,109	38,679	161,949
LIFE & AD & D	8,318	8,125	7,933	7,656	32,032
UTILIZATION MANAGEMENT	20,470	19,911	19,341	22,268	81,990
DISEASE MANAGEMENT	17,573	17,309	16,956	16,335	68,173
E.A.P.	5,697	5,561	5,432	5,239	21,929
P.P.O.	60,909	61,179	132,242	71,272	325,602
OPERATING EXPENSES	166,089	171,508	161,100	172,075	670,772

TOTAL EXPENSE	\$4,957,622	\$5,591,754	\$5,356,009	\$4,691,946	\$20,597,331
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SURPLUS (DEFICIT)	\$2,175,981	\$1,203,297	\$767,617	\$1,257,807	\$5,404,702
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AVERAGE INCOME	\$787	\$787	\$717	\$713	\$751
AVERAGE EXPENSE	\$547	\$647	\$628	\$562	\$596
SURPLUS (DEFICIT)	\$240	\$140	\$89	\$151	\$155

TOTAL PARTICIPANTS	3,023	2,879	2,845	2,782	2,882
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PLAN X
PART TIME
2020

INDIVIDUAL
QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$5,742,567	\$5,360,572	\$5,259,183	\$3,800,881	\$20,163,203
MISC. INCOME-LOA	0	0	0	0	0
-COBRA	30,752	37,014	43,273	53,802	164,841
-HMO COPAY	13,309	12,704	12,776	9,907	48,696

TOTAL INCOME	\$5,786,628	\$5,410,290	\$5,315,232	\$3,864,590	\$20,376,740
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EXPENSES					
MEDICAL	\$2,835,289	\$3,057,858	\$1,929,782	\$3,233,193	\$11,056,122
A & S	161,845	180,744	200,130	202,882	745,601
DENTAL	221,488	215,767	165,123	202,060	804,438
DRUG	961,376	720,375	1,024,183	1,173,467	3,879,401
BEHAVIORAL HEALTH	46,784	25,169	35,455	26,640	134,048
OPTICAL	37,769	36,793	35,200	34,458	144,220
LIFE & AD & D	7,428	7,265	6,975	6,775	28,443
UM/DM	30,806	30,377	28,811	28,635	118,629
PRESCRIPTION CARE MNGMT	0	1,563	4,613	4,527	10,703
E.A.P.	5,124	4,975	4,762	4,663	19,524
P.P.O.	65,755	64,102	59,805	58,386	248,048
OPERATING EXPENSES	159,341	186,866	148,719	150,465	645,391

TOTAL EXPENSE	\$4,533,005	\$4,531,854	\$3,643,558	\$5,126,151	\$17,834,568
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SURPLUS (DEFICIT)	\$1,253,623	\$878,436	\$1,671,674	(\$1,261,561)	\$2,542,172
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AVERAGE INCOME	\$715	\$711	\$704	\$521	\$663
AVERAGE EXPENSE	\$560	\$596	\$482	\$691	\$582
SURPLUS (DEFICIT)	\$155	\$115	\$222	(\$170)	\$81

TOTAL PARTICIPANTS	2,699	2,535	2,518	2,474	2,557
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PLAN X
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS
DEPENDENT

COMPANY	RATE	PARTICIPANTS	CONTRIBUTIONS
ASSOCIATED ADMINISTRATORS	\$1,316.00	0	\$0
GIANT ¹	\$1,536.00	569	1,755,648
SAFEWAY	\$1,542.47	159	734,215
SAFEWAY DELAWARE	\$1,542.47	6	26,222
EMPLOYER CONTRIBUTION INCOME - RETIREE PLAN ²			(157,334)
TOTAL		734	\$2,358,751

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$866,304

²PLAN I RETIREE RELATED INCOME THAT IS INCLUDED IN PLAN X MOB CALCULATION IS
REPORTED ON THE PLAN INCOME PAGE, AS IT IS PLAN I RELATED INCOME.

PLAN X
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES
DEPENDENT

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,979	\$4.99	739 PART
DENTAL	\$59.76	\$132,309	\$60.09	738 PART
DRUG	\$.80/SCRIPT	\$623,457	\$283.13	6,094 SCRIPTS
HMO KAISER ¹	\$1,807.09	\$59,634		11 PART
MEDICAL		1,870,368		
MEDICAL ADMINISTRATION	\$14.58	31,900		729 PART
TOTAL MEDICAL		\$1,961,902	\$890.96	
BEHAVIORAL HEALTH	\$2.59	\$5,661	\$2.57	729 PART
BEHAVIORAL HEALTH		\$7,987	\$3.63	
E.A.P.	\$.67	\$1,464	\$0.66	729 PART
UM/DM	\$1.03/2.80	\$24,770	\$11.25	738 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$3,966	\$1.80	738 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$12,080	\$5.49	172 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$7,625	\$3.46	562 PART
HRG/A&G CLAIM DISCOUNTER		\$48	\$0.02	
LIFE-AD&D	\$.215/.018/1000	\$2,091	\$0.95	726 PART
A & S		\$46,199	\$20.98	
SUB TOTAL		\$2,840,538	\$1,289.98	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$32,003	\$14.53	750 PART
MISCELLANEOUS		\$12,132	\$5.51	
SUB TOTAL		\$44,135	\$20.04	

TOTAL	\$2,884,673	\$1,310.02
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¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN X
PART TIME
FOURTH QUARTER 2020

DEPENDENT
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,319,396	\$3,177,544	\$3,273,083	\$2,358,751	\$12,128,774
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	20,349	24,933	21,934	18,908	86,124

TOTAL INCOME	\$3,339,745	\$3,202,477	\$3,295,017	\$2,377,659	\$12,214,898
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EXPENSES

MEDICAL	\$2,376,707	\$2,041,273	\$2,096,803	\$1,961,902	\$8,476,685
A & S	77,091	84,398	76,498	46,199	284,186
DENTAL	141,034	137,926	120,596	132,309	531,865
DRUG	926,002	533,021	716,695	623,457	2,799,175
BEHAVIORAL HEALTH	12,630	16,812	13,945	13,648	57,035
OPTICAL	11,682	11,424	11,043	10,979	45,128
LIFE & AD & D	2,272	2,208	2,130	2,091	8,701
UM/DM	26,073	25,735	24,775	24,770	101,353
PRESCRIPTION CARE MNGMT	0	1,353	4,011	3,966	9,330
E.A.P.	1,565	1,528	1,481	1,464	6,038
P.P.O.	21,680	20,921	19,763	19,753	82,117
OPERATING EXPENSE	46,594	55,335	43,872	44,135	189,936

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$3,131,612	\$2,884,673	\$12,591,549
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$163,405	(\$507,014)	(\$376,651)
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AVERAGE INCOME	\$1,393	\$1,421	\$1,478	\$1,080	\$1,343
AVERAGE EXPENSE	\$1,520	\$1,301	\$1,405	\$1,310	\$1,384
SURPLUS (DEFICIT)	(\$127)	\$120	\$73	(\$230)	(\$41)

TOTAL PARTICIPANTS	799	751	743	734	757
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PLAN X
PART TIME
2019

DEPENDENT
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,864,100	\$3,711,430	\$3,472,919	\$3,375,857	\$14,424,306
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	37,560	33,831	27,660	24,311	123,362

TOTAL INCOME	\$3,901,660	\$3,745,261	\$3,500,579	\$3,400,168	\$14,547,668
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EXPENSES					
MEDICAL	\$2,778,972	\$2,494,768	\$2,187,221	\$2,714,210	\$10,175,171
A & S	83,100	58,954	65,037	54,534	261,625
DENTAL	158,245	153,344	149,101	145,874	606,564
DRUG	855,768	847,965	985,172	730,080	3,418,985
BEHAVIORAL HEALTH	52,262	24,833	17,704	23,108	117,907
OPTICAL	13,088	12,702	12,355	12,083	50,228
LIFE & AD & D	2,537	2,451	2,386	2,335	9,709
UTILIZATION MANAGEMENT	6,508	6,509	6,025	6,944	25,986
DISEASE MANAGEMENT	15,027	14,594	14,277	13,881	57,779
E.A.P.	1,737	1,689	1,644	1,620	6,690
P.P.O.	20,059	20,015	43,924	23,369	107,367
OPERATING EXPENSE	48,821	50,131	48,261	50,109	197,322

TOTAL EXPENSE	\$4,036,124	\$3,687,955	\$3,533,107	\$3,778,147	\$15,035,333
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SURPLUS (DEFICIT)	(\$134,464)	\$57,306	(\$32,528)	(\$377,979)	(\$487,665)
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AVERAGE INCOME	\$1,473	\$1,474	\$1,399	\$1,396	\$1,436
AVERAGE EXPENSE	\$1,524	\$1,451	\$1,412	\$1,551	\$1,485
SURPLUS (DEFICIT)	(\$51)	\$23	(\$13)	(\$155)	(\$49)

TOTAL PARTICIPANTS	883	847	834	812	844
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PLAN X
PART TIME
2020

DEPENDENT
QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$3,319,396	\$3,177,544	\$3,273,083	\$2,358,751	\$12,128,774
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0
-HMO COPAY	20,349	24,933	21,934	18,908	86,124

TOTAL INCOME	\$3,339,745	\$3,202,477	\$3,295,017	\$2,377,659	\$12,214,898
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EXPENSES					
MEDICAL	\$2,376,707	\$2,041,273	\$2,096,803	\$1,961,902	\$8,476,685
A & S	77,091	84,398	76,498	46,199	284,186
DENTAL	141,034	137,926	120,596	132,309	531,865
DRUG	926,002	533,021	716,695	623,457	2,799,175
BEHAVIORAL HEALTH	12,630	16,812	13,945	13,648	57,035
OPTICAL	11,682	11,424	11,043	10,979	45,128
LIFE & AD & D	2,272	2,208	2,130	2,091	8,701
UM/DM	26,073	25,735	24,775	24,770	101,353
PRESCRIPTION CARE MNGMT	0	1,353	4,011	3,966	9,330
E.A.P.	1,565	1,528	1,481	1,464	6,038
P.P.O.	21,680	20,921	19,763	19,753	82,117
OPERATING EXPENSE	46,594	55,335	43,872	44,135	189,936

TOTAL EXPENSE	\$3,643,330	\$2,931,934	\$3,131,612	\$2,884,673	\$12,591,549
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SURPLUS (DEFICIT)	(\$303,585)	\$270,543	\$163,405	(\$507,014)	(\$376,651)
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AVERAGE INCOME	\$1,393	\$1,421	\$1,478	\$1,080	\$1,343
AVERAGE EXPENSE	\$1,520	\$1,301	\$1,405	\$1,310	\$1,384
SURPLUS (DEFICIT)	(\$127)	\$120	\$73	(\$230)	(\$41)

TOTAL PARTICIPANTS	799	751	743	734	757
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PLAN XX
FULL TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$334.00	76	\$50,768
GIANT ¹	\$375.50	283	213,284
SAFEWAY	\$375.50	131	185,498
SAFEWAY DELAWARE	\$375.50	3	1,126
TOTAL		493	\$450,676

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - ASSOCIATED ADMINISTRATORS-\$25,718, GIANT-\$105,516

PLAN XX
FULL TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$6,554	\$4.43	441 PART
DENTAL FAMILY	\$35.23	\$13,529		128 PART
DENTAL INDIVIDUAL	\$17.11	16,117		314 PART
TOTAL DENTAL		\$29,646	\$20.04	
DRUG	\$.80/SCRIPT	\$75,972	\$51.37	1,019 SCRIPTS
HMO KAISER ¹	\$206.68	\$2,480		4 PART
MEDICAL INDIVIDUAL		443,854		
MEDICAL FAMILY		109,648		
MEDICAL ADMINISTRATION	\$14.58	19,421		444 PART
TOTAL MEDICAL		\$575,403	\$389.05	
BEHAVIORAL HEALTH	\$2.59	\$3,450	\$2.33	444 PART
BEHAVIORAL HEALTH		\$1,298	\$0.88	
UM/DM	\$1.03/2.80	\$8,258	\$5.58	444 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,307	\$0.88	444 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$7,776	\$5.26	110 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$4,552	\$3.08	336 PART
LIFE-AD&D	\$.215/.018/1000	\$1,351	\$0.91	448 PART
A & S		\$44,033	\$29.77	
SUB TOTAL		\$759,600	\$513.58	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$22,583	\$15.27	527 PART
MISCELLANEOUS		\$8,149	\$5.51	
SUB TOTAL		\$30,732	\$20.78	

TOTAL

\$790,332 \$534.36

¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN XX
FULL TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$512,356	\$548,065	\$581,951	\$450,676	\$2,093,048
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	684	684	1,367	656	3,391
-HMO COPAY	97	325	65	32	519

TOTAL INCOME	\$513,137	\$549,074	\$583,383	\$451,364	\$2,096,958
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EXPENSES

MEDICAL	\$499,900	\$305,433	\$242,934	\$575,403	\$1,623,670
A & S	31,839	17,626	24,376	44,033	117,874
DENTAL	29,205	29,781	21,947	29,646	110,579
DRUG	38,835	24,383	68,904	75,972	208,094
BEHAVIORAL HEALTH	4,179	4,472	4,786	4,748	18,185
OPTICAL	6,499	6,609	6,604	6,554	26,266
LIFE & AD & D	1,315	1,350	1,359	1,351	5,375
UM/DM	8,104	8,267	8,152	8,258	32,781
PRESCRIPTION CARE MNGMT	0	440	1,322	1,307	3,069
P.P.O.	11,383	11,972	12,128	12,328	47,811
OPERATING EXPENSE	29,976	36,470	30,638	30,732	127,816

TOTAL EXPENSE	\$661,235	\$446,803	\$423,150	\$790,332	\$2,321,520
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$160,233	(\$338,968)	(\$224,562)
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AVERAGE INCOME	\$335	\$347	\$370	\$305	\$339
AVERAGE EXPENSE	\$431	\$282	\$269	\$534	\$379
SURPLUS (DEFICIT)	(\$96)	\$65	\$101	(\$229)	(\$40)

TOTAL PARTICIPANTS	511	528	525	493	514
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PLAN XX
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$522,042	\$525,716	\$514,026	\$527,052	\$2,088,836
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,025	1,025	684	1,025	3,759
-HMO COPAY	324	32	97	260	713

TOTAL INCOME	\$523,391	\$526,773	\$514,807	\$528,337	\$2,093,308
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EXPENSES

MEDICAL	\$248,753	\$364,441	\$287,944	\$332,466	\$1,233,604
A & S	17,542	19,430	22,509	17,393	76,874
DENTAL	27,916	28,133	28,099	27,717	111,865
DRUG	57,464	44,242	58,379	59,253	219,338
BEHAVIORAL HEALTH	10,979	51,036	5,440	4,599	72,054
OPTICAL	6,207	6,242	6,247	6,167	24,863
LIFE & AD & D	1,248	1,278	1,291	1,272	5,089
UTILIZATION MANAGEMENT	3,000	2,977	2,986	3,635	12,598
DISEASE MANAGEMENT	3,935	4,030	4,022	3,893	15,880
P.P.O.	9,272	9,485	21,789	10,762	51,308
OPERATING EXPENSE	28,002	29,855	29,444	31,320	118,621

TOTAL EXPENSE	\$414,318	\$561,149	\$468,150	\$498,477	\$1,942,094
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SURPLUS (DEFICIT)	\$109,073	(\$34,376)	\$46,657	\$29,860	\$151,214
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AVERAGE INCOME	\$335	\$334	\$335	\$335	\$335
AVERAGE EXPENSE	\$265	\$356	\$304	\$316	\$310
SURPLUS (DEFICIT)	\$70	(\$22)	\$31	\$19	\$25

TOTAL PARTICIPANTS	521	525	513	525	521
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PLAN XX
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$512,356	\$548,065	\$581,951	\$450,676	\$2,093,048
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	684	684	1,367	656	3,391
-COBRA	97	325	65	32	519

TOTAL INCOME	\$513,137	\$549,074	\$583,383	\$451,364	\$2,096,958
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EXPENSES					
MEDICAL	\$499,900	\$305,433	\$242,934	\$575,403	\$1,623,670
A & S	31,839	17,626	24,376	44,033	117,874
DENTAL	29,205	29,781	21,947	29,646	110,579
DRUG	38,835	24,383	68,904	75,972	208,094
BEHAVIORAL HEALTH	4,179	4,472	4,786	4,748	18,185
OPTICAL	6,499	6,609	6,604	6,554	26,266
LIFE & AD & D	1,315	1,350	1,359	1,351	5,375
UM/DM	8,104	8,267	8,152	8,258	32,781
PRESCRIPTION CARE MNGMT	0	440	1,322	1,307	3,069
P.P.O.	11,383	11,972	12,128	12,328	47,811
OPERATING EXPENSE	29,976	36,470	30,638	30,732	127,816

TOTAL EXPENSE	\$661,235	\$446,803	\$423,150	\$790,332	\$2,321,520
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SURPLUS (DEFICIT)	(\$148,098)	\$102,271	\$160,233	(\$338,968)	(\$224,562)
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AVERAGE INCOME	\$335	\$347	\$370	\$305	\$339
AVERAGE EXPENSE	\$431	\$282	\$269	\$534	\$379
SURPLUS (DEFICIT)	(\$96)	\$65	\$101	(\$229)	(\$40)

TOTAL PARTICIPANTS	511	528	525	493	514
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PLAN XX
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
ASSOCIATED ADMINISTRATORS ¹	\$128.00	3	\$768
GIANT ¹	\$178.50	620	221,698
GIANT ^{1,2}	\$312.93	11	6,884
GIANT ^{1,3}	\$447.36	4	3,579
GIANT ^{1,4}	\$581.79	0	0
SAFEWAY	\$178.50	288	154,046
SAFEWAY ²	\$312.93	4	3,755
SAFEWAY ³	\$447.36	2	2,684
SAFEWAY DELAWARE	\$178.50	7	3,570
TOTAL		939	\$396,984

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS NEGOTIATED 12/2020 - ASSOCIATED ADMINISTRATORS-\$536, GIANT-\$112,098

²PARTICIPANTS WITH ONE DEPENDENT CHILD

³PARTICIPANTS WITH TWO DEPENDENT CHILDREN

⁴PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XX
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$8,529	\$3.03	574 PART
DENTAL FAMILY	\$35.23	\$2,254		21 PART
DENTAL INDIVIDUAL	\$17.11	28,420		554 PART
DENTAL		\$30,674	\$10.89	
DRUG	\$.80/SCRIPT	\$117,865	\$41.84	1,240 SCRIPTS
HMO KAISER ¹	\$206.68	\$3,720		6 PART
MEDICAL		329,958		
MEDICAL ADMINISTRATION	\$14.58	25,063		573 PART
TOTAL MEDICAL		\$358,741	\$127.35	
BEHAVIORAL HEALTH	\$2.59	\$4,445	\$1.58	572 PART
BEHAVIORAL HEALTH		\$905	\$0.32	
UM/DM	\$1.03/2.80	\$7,415	\$2.63	573 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,178	\$0.42	576 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$6,921	\$2.46	98 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$6,477	\$2.30	478 PART
LIFE-AD&D	\$.215/.018/1000	\$873	\$0.31	579 PART
A & S		\$12,045	\$4.28	
SUB TOTAL		\$556,068	\$197.41	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$41,068	\$14.58	958 PART
MISCELLANEOUS		\$15,520	\$5.51	
SUB TOTAL		\$56,588	\$20.09	

TOTAL	\$612,656	\$217.50
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¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN XX
PART TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$409,218	\$431,683	\$523,393	\$396,984	\$1,761,278
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,124	562	1,641	1,915	5,242
-HMO COPAY	1,394	1,498	821	1,514	5,227

TOTAL INCOME	\$411,736	\$433,743	\$525,855	\$400,413	\$1,771,747
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EXPENSES

MEDICAL	\$246,578	\$348,736	\$394,415	\$358,741	\$1,348,470
A & S	4,796	15,036	4,648	12,045	36,525
DENTAL	34,683	33,520	21,308	30,674	120,185
DRUG	165,551	147,068	141,023	117,865	571,507
BEHAVIORAL HEALTH	5,541	6,782	5,672	5,350	23,345
OPTICAL	9,585	9,241	8,723	8,529	36,078
LIFE & AD & D	977	951	912	873	3,713
UM/DM	8,227	8,065	7,508	7,415	31,215
PRESCRIPTION CARE MNGMT	0	409	1,210	1,178	2,797
P.P.O.	14,841	14,639	13,832	13,398	56,710
OPERATING EXPENSE	61,985	73,898	55,818	56,588	248,289

TOTAL EXPENSE	\$552,764	\$658,345	\$655,069	\$612,656	\$2,478,834
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	(\$129,214)	(\$212,243)	(\$707,087)
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AVERAGE INCOME	\$132	\$150	\$183	\$142	\$152
AVERAGE EXPENSE	\$178	\$228	\$228	\$217	\$213
SURPLUS (DEFICIT)	(\$46)	(\$78)	(\$45)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,038	963	956	939	974
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PLAN XX
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$509,642	\$479,294	\$453,911	\$430,332	\$1,873,179
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	2,094	1,546	1,546	1,546	6,732
-HMO COPAY	988	1,259	1,123	988	4,358

TOTAL INCOME	\$512,724	\$482,099	\$456,580	\$432,866	\$1,884,269
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EXPENSES

MEDICAL	\$409,776	\$369,013	\$337,513	\$400,450	\$1,516,752
A & S	14,232	13,798	8,847	7,711	44,588
DENTAL	39,668	37,993	36,282	34,680	148,623
DRUG	145,284	125,732	183,501	125,837	580,354
BEHAVIORAL HEALTH	6,735	7,468	7,375	6,831	28,409
OPTICAL	11,074	10,594	10,099	9,599	41,366
LIFE & AD & D	1,117	1,095	1,043	996	4,251
UTILIZATION MANAGEMENT	5,348	5,044	4,788	5,524	20,704
DISEASE MANAGEMENT	4,568	4,712	4,470	4,302	18,052
P.P.O.	14,361	14,127	30,486	14,752	73,726
OPERATING EXPENSE	70,750	73,932	71,440	69,194	285,316

TOTAL EXPENSE	\$722,913	\$663,508	\$695,844	\$679,876	\$2,762,141
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SURPLUS (DEFICIT)	(\$210,189)	(\$181,409)	(\$239,264)	(\$247,010)	(\$877,872)
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AVERAGE INCOME	\$130	\$130	\$131	\$132	\$131
AVERAGE EXPENSE	\$183	\$179	\$200	\$207	\$192
SURPLUS (DEFICIT)	(\$53)	(\$49)	(\$69)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,315	1,236	1,162	1,097	1,203
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PLAN XX
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$409,218	\$431,683	\$523,393	\$396,984	\$1,761,278
MISC. INCOME -LOA	0	0	0	0	0
-HMO COPAY	1,124	562	1,641	1,915	5,242
-COBRA	1,394	1,498	821	1,514	5,227

TOTAL INCOME	\$411,736	\$433,743	\$525,855	\$400,413	\$1,771,747
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EXPENSES

MEDICAL	\$246,578	\$348,736	\$394,415	\$358,741	\$1,348,470
A & S	4,796	15,036	4,648	12,045	36,525
DENTAL	34,683	33,520	21,308	30,674	120,185
DRUG	165,551	147,068	141,023	117,865	571,507
BEHAVIORAL HEALTH	5,541	6,782	5,672	5,350	23,345
OPTICAL	9,585	9,241	8,723	8,529	36,078
LIFE & AD & D	977	951	912	873	3,713
UM/DM	8,227	8,065	7,508	7,415	31,215
PRESCRIPTION CARE MNGMT	0	409	1,210	1,178	2,797
P.P.O.	14,841	14,639	13,832	13,398	56,710
OPERATING EXPENSE	61,985	73,898	55,818	56,588	248,289

TOTAL EXPENSE	\$552,764	\$658,345	\$655,069	\$612,656	\$2,478,834
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SURPLUS (DEFICIT)	(\$141,028)	(\$224,602)	(\$129,214)	(\$212,243)	(\$707,087)
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AVERAGE INCOME	\$132	\$150	\$183	\$142	\$152
AVERAGE EXPENSE	\$178	\$228	\$228	\$217	\$213
SURPLUS (DEFICIT)	(\$46)	(\$78)	(\$45)	(\$75)	(\$61)

TOTAL PARTICIPANTS	1,038	963	956	939	974
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PLAN XXX
FULL TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$275.25	653	\$355,900
LOCAL 400 STAFF TEMPS	\$275.25	0	0
SAFEWAY	\$275.25	317	261,212
SAFEWAY DELAWARE	\$275.25	11	9,359
TOTAL		981	\$626,471

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$182,766

PLAN XXX
FULL TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$7,975	\$2.71	537 PART
DENTAL FAMILY	\$35.23	\$18,742		177 PART
DENTAL INDIVIDUAL	\$17.11	18,462		360 PART
TOTAL DENTAL		\$37,204	\$12.64	
DRUG	\$.80/SCRIPT	\$169,799	\$57.70	1,407 SCRIPTS
HMO KAISER ¹	\$330.14	\$13,866		14 PART
MEDICAL INDIVIDUAL		289,087		
MEDICAL FAMILY		92,720		
MEDICAL ADMINISTRATION	\$14.58	23,969		548 PART
TOTAL MEDICAL		\$419,642	\$142.59	
BEHAVIORAL HEALTH	\$2.59	\$4,203	\$1.43	541 PART
BEHAVIORAL HEALTH		\$653	\$0.22	
UM/DM	\$1.03/2.80	\$10,876	\$3.70	549 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,712	\$0.58	539 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$9,230	\$3.14	131 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$5,406	\$1.84	399 PART
LIFE-AD&D	\$.215/.018/1000	\$1,601	\$0.54	531 PART
A & S		\$27,723	\$9.42	
SUB TOTAL		\$696,024	\$236.51	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$38,578	\$13.11	878 PART
MISCELLANEOUS		\$16,214	\$5.51	
SUB TOTAL		\$54,792	\$18.62	

TOTAL

\$750,816 \$255.13

¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN XXX
FULL TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,333,657	\$1,150,871	\$723,633	\$626,471	\$3,834,632
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,171	668	995	2,213	7,047
-HMO COPAY	1,384	0	0	2,497	3,881

TOTAL INCOME	\$1,338,212	\$1,151,539	\$724,628	\$631,181	\$3,845,560
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EXPENSES

MEDICAL	\$290,155	\$218,245	\$352,841	\$419,642	\$1,280,883
A & S	13,702	32,725	17,417	27,723	91,567
DENTAL	30,769	32,396	26,021	37,204	126,390
DRUG	113,983	111,459	135,353	169,799	530,594
BEHAVIORAL HEALTH	4,549	4,799	9,298	4,856	23,502
OPTICAL	6,638	7,010	7,436	7,975	29,059
LIFE & AD & D	1,306	1,427	1,530	1,601	5,864
UM/DM	9,077	9,522	10,196	10,876	39,671
PRESCRIPTION CARE MNGMT	0	511	1,606	1,712	3,829
P.P.O.	11,902	13,195	13,941	14,636	53,674
OPERATING EXPENSE	42,023	54,776	48,215	54,792	199,806

TOTAL EXPENSE	\$524,104	\$486,065	\$623,854	\$750,816	\$2,384,839
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$100,774	(\$119,635)	\$1,460,721
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AVERAGE INCOME	\$596	\$484	\$275	\$214	\$392
AVERAGE EXPENSE	\$233	\$204	\$237	\$255	\$232
SURPLUS (DEFICIT)	\$363	\$280	\$38	(\$41)	\$160

TOTAL PARTICIPANTS	749	793	877	981	850
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PLAN XXX
FULL TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,019,367	\$1,076,295	\$1,173,547	\$1,269,020	\$4,538,229
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	1,790	1,002	668	0	3,460
-HMO COPAY	0	0	0	0	0

TOTAL INCOME	\$1,021,157	\$1,077,297	\$1,174,215	\$1,269,020	\$4,541,689
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EXPENSES

MEDICAL	\$249,890	\$241,960	\$231,629	\$174,434	\$897,913
A & S	10,267	15,150	15,972	17,624	59,013
DENTAL	22,106	23,385	24,649	26,678	96,818
DRUG	77,323	51,714	83,686	90,610	303,333
BEHAVIORAL HEALTH	3,063	3,335	3,454	18,039	27,891
OPTICAL	4,703	4,901	5,168	5,619	20,391
LIFE & AD & D	915	1,012	1,053	1,129	4,109
UTILIZATION MANAGEMENT	2,345	2,489	2,541	3,297	10,672
DISEASE MANAGEMENT	2,995	3,524	3,601	3,759	13,879
P.P.O.	7,088	8,061	19,462	10,042	44,653
OPERATING EXPENSE	29,068	33,443	34,891	41,446	138,848

TOTAL EXPENSE	\$409,763	\$388,974	\$426,106	\$392,677	\$1,617,520
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SURPLUS (DEFICIT)	\$611,394	\$688,323	\$748,109	\$876,343	\$2,924,169
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AVERAGE INCOME	\$594	\$594	\$592	\$592	\$593
AVERAGE EXPENSE	\$238	\$214	\$215	\$183	\$213
SURPLUS (DEFICIT)	\$356	\$380	\$377	\$409	\$380

TOTAL PARTICIPANTS	573	605	661	715	639
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PLAN XXX
FULL TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,333,657	\$1,150,871	\$723,633	\$626,471	\$3,834,632
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	3,171	668	995	2,213	7,047
-HMO COPAY	1,384	0	0	2,497	3,881

TOTAL INCOME	\$1,338,212	\$1,151,539	\$724,628	\$631,181	\$3,845,560
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EXPENSES

MEDICAL	\$290,155	\$218,245	\$352,841	\$419,642	\$1,280,883
A & S	13,702	32,725	17,417	27,723	91,567
DENTAL	30,769	32,396	26,021	37,204	126,390
DRUG	113,983	111,459	135,353	169,799	530,594
BEHAVIORAL HEALTH	4,549	4,799	9,298	4,856	23,502
OPTICAL	6,638	7,010	7,436	7,975	29,059
LIFE & AD & D	1,306	1,427	1,530	1,601	5,864
UM/DM	9,077	9,522	10,196	10,876	39,671
PRESCRIPTION CARE MNGMT	0	511	1,606	1,712	3,829
P.P.O.	11,902	13,195	13,941	14,636	53,674
OPERATING EXPENSE	42,023	54,776	48,215	54,792	199,806

TOTAL EXPENSE	\$524,104	\$486,065	\$623,854	\$750,816	\$2,384,839
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SURPLUS (DEFICIT)	\$814,108	\$665,474	\$100,774	(\$119,635)	\$1,460,721
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AVERAGE INCOME	\$596	\$484	\$275	\$214	\$392
AVERAGE EXPENSE	\$233	\$204	\$237	\$255	\$232
SURPLUS (DEFICIT)	\$363	\$280	\$38	(\$41)	\$160

TOTAL PARTICIPANTS	749	793	877	981	850
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PLAN XXX
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$101.75	1,776	\$360,195
GIANT ^{1,2}	\$234.24	21	10,307
GIANT ^{1,3}	\$366.64	10	6,968
GIANT ^{1,4}	\$499.22	1	998
SAFEWAY	\$101.75	1,028	313,695
SAFEWAY ²	\$358.61	7	4,919
SAFEWAY ³	\$366.64	5	5,134
SAFEWAY ⁴	\$499.22	0	0
SAFEWAY DELAWARE	\$101.75	30	9,056
TOTAL		2,878	\$711,272

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$185,898

²PARTICIPANTS WITH ONE DEPENDENT CHILD

³PARTICIPANTS WITH TWO DEPENDENT CHILDREN

⁴PARTICIPANTS WITH THREE OR MORE DEPENDENT CHILDREN

PLAN XXX
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$10,780	\$1.25	726 PART
DENTAL FAMILY	\$35.23	\$3,558		34 PART
DENTAL INDIVIDUAL	\$17.11	35,470		691 PART
DENTAL		\$39,028	\$4.52	
DRUG	\$.80/SCRIPT	\$205,430	\$23.79	1,831 SCRIPTS
HMO KAISER ¹	\$206.25	\$8,044		13 PART
MEDICAL INDIVIDUAL		868,400		
MEDICAL FAMILY		116		
MEDICAL ADMINISTRATION	\$14.58	41,480		948 PART
TOTAL MEDICAL		\$918,040	\$106.33	
BEHAVIORAL HEALTH	\$2.59	\$7,347	\$0.85	946 PART
BEHAVIORAL HEALTH		\$11,750	\$1.36	
UM/DM	\$1.03/2.80	\$12,428	\$1.44	946 PART
PRESCRIPTION CARE MNGMT	\$0.65	\$1,960	\$0.23	943 PART
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$15,506	\$1.80	220 PART
P.P.O. CAREFIRST NETWORK	\$4.52	\$9,781	\$1.13	721 PART
LIFE AD&D	\$.215/.018/1000	\$1,301	\$0.15	863 PART
A & S		\$17,727	\$2.05	
SUB TOTAL		\$1,251,078	\$144.90	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$119,688	\$13.86	2,743 PART
MISCELLANEOUS		\$47,568	\$5.51	
SUB TOTAL		\$167,256	\$19.37	

TOTAL

\$1,418,334	\$164.27
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¹RATE CHANGE EFFECTIVE OCTOBER 2020

PLAN XXX
PART TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,162,541	\$984,186	\$863,933	\$711,272	\$3,721,932
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,263	8,803	8,997	11,569	36,632
-HMO COPAY	0	570	1,302	1,120	2,992

TOTAL INCOME	\$1,169,804	\$993,559	\$874,232	\$723,961	\$3,761,556
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EXPENSES

MEDICAL	\$316,754	\$616,808	\$1,192,298	\$918,040	\$3,043,900
A & S	4,896	15,779	14,984	17,727	53,386
DENTAL	36,527	37,712	26,276	39,028	139,543
DRUG	99,997	104,102	162,617	205,430	572,146
BEHAVIORAL HEALTH	11,183	11,699	8,916	19,097	50,895
OPTICAL	10,033	10,355	10,662	10,780	41,830
LIFE & AD & D	1,247	1,330	1,295	1,301	5,173
UM/DM	12,088	12,109	11,996	12,428	48,621
PRESCRIPTION CARE MNGMT	0	622	1,924	1,960	4,506
P.P.O.	24,283	25,313	24,939	25,287	99,822
OPERATING EXPENSE	141,132	198,481	156,057	167,256	662,926

TOTAL EXPENSE	\$658,140	\$1,034,310	\$1,611,964	\$1,418,334	\$4,722,748
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	(\$737,732)	(\$694,373)	(\$961,192)
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AVERAGE INCOME	\$132	\$126	\$106	\$84	\$112
AVERAGE EXPENSE	\$74	\$131	\$196	\$164	\$141
SURPLUS (DEFICIT)	\$58	(\$5)	(\$90)	(\$80)	(\$29)

TOTAL PARTICIPANTS	2,964	2,629	2,741	2,878	2,803
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PLAN XXX
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$921,703	\$926,619	\$958,858	\$874,868	\$3,682,048
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	10,602	7,244	7,598	6,016	31,460
-HMO COPAY	652	977	651	814	3,094

TOTAL INCOME	\$932,957	\$934,840	\$967,107	\$881,698	\$3,716,602
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EXPENSES

MEDICAL	\$327,779	\$437,065	\$704,501	\$629,401	\$2,098,746
A & S	3,472	11,744	13,669	9,339	38,224
DENTAL	28,217	30,389	31,555	31,794	121,955
DRUG	157,673	141,480	214,717	86,801	600,671
BEHAVIORAL HEALTH	6,938	8,277	10,231	7,492	32,938
OPTICAL	7,657	8,316	8,622	8,687	33,282
LIFE & AD & D	1,048	1,164	1,163	1,142	4,517
UTILIZATION MANAGEMENT	6,144	6,154	5,970	6,831	25,099
DISEASE MANAGEMENT	4,792	5,522	5,380	5,239	20,933
P.P.O.	19,094	19,886	44,397	22,191	105,568
OPERATING EXPENSE	120,031	136,170	136,328	145,937	538,466

TOTAL EXPENSE	\$682,845	\$806,167	\$1,176,533	\$954,854	\$3,620,399
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SURPLUS (DEFICIT)	\$250,112	\$128,673	(\$209,426)	(\$73,156)	\$96,203
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AVERAGE INCOME	\$132	\$132	\$131	\$132	\$132
AVERAGE EXPENSE	\$97	\$114	\$160	\$143	\$129
SURPLUS (DEFICIT)	\$35	\$18	(\$29)	(\$11)	\$3

TOTAL PARTICIPANTS	2,352	2,361	2,452	2,230	2,349
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PLAN XXX
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$1,162,541	\$984,186	\$863,933	\$711,272	\$3,721,932
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	7,263	8,803	8,997	11,569	36,632
-HMO COPAY	0	570	1,302	1,120	2,992

TOTAL INCOME	\$1,169,804	\$993,559	\$874,232	\$723,961	\$3,761,556
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EXPENSES

MEDICAL	\$316,754	\$616,808	\$1,192,298	\$918,040	\$3,043,900
A & S	4,896	15,779	14,984	17,727	53,386
DENTAL	36,527	37,712	26,276	39,028	139,543
DRUG	99,997	104,102	162,617	205,430	572,146
BEHAVIORAL HEALTH	11,183	11,699	8,916	19,097	50,895
OPTICAL	10,033	10,355	10,662	10,780	41,830
LIFE & AD & D	1,247	1,330	1,295	1,301	5,173
UM/DM	12,088	12,109	11,996	12,428	48,621
PRESCRIPTION CARE MNGMT	0	622	1,924	1,960	4,506
P.P.O.	24,283	25,313	24,939	25,287	99,822
OPERATING EXPENSE	141,132	198,481	156,057	167,256	662,926

TOTAL EXPENSE	\$658,140	\$1,034,310	\$1,611,964	\$1,418,334	\$4,722,748
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SURPLUS (DEFICIT)	\$511,664	(\$40,751)	(\$737,732)	(\$694,373)	(\$961,192)
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AVERAGE INCOME	\$132	\$126	\$106	\$84	\$112
AVERAGE EXPENSE	\$74	\$131	\$196	\$164	\$141
SURPLUS (DEFICIT)	\$58	(\$5)	(\$90)	(\$80)	(\$29)

TOTAL PARTICIPANTS	2,964	2,629	2,741	2,878	2,803
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PLAN XL
PART TIME
FOURTH QUARTER 2020

CONTRIBUTIONS

<u>COMPANY</u>	<u>RATE</u>	<u>PARTICIPANTS</u>	<u>CONTRIBUTIONS</u>
GIANT ¹	\$22.75	1,471	\$65,680
SAFEWAY	\$22.75	811	55,329
SAFEWAY DELAWARE	\$22.75	24	1,661
TOTAL		2,306	\$122,670

¹CREDIT APPLIED BASED ON THE REDUCTION TO A TWO-MONTH RESERVE AS
NEGOTIATED 12/2020 - \$34,671

PLAN XL
PART TIME
FOURTH QUARTER 2020

BENEFIT EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$5,247	\$0.76	353 PART
DENTAL	\$17.11	\$18,085	\$2.61	352 PART
LIFE AD&D	\$.215 / .018 / 1000	\$675	\$0.10	447 PART
A & S		\$2,457	\$0.36	
SUB TOTAL		\$26,464	\$3.83	

OPERATING EXPENSES

ADMINISTRATION	\$14.23	\$94,217	\$13.62	2,189 PART
MISCELLANEOUS		\$38,113	\$5.51	
SUB TOTAL		\$132,330	\$19.13	

TOTAL		\$158,794	\$22.96	
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PLAN XL
PART TIME
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$129,984	\$143,635	\$149,393	\$122,670	\$545,682
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	99	69	168

TOTAL INCOME	\$129,984	\$143,635	\$149,492	\$122,739	\$545,850
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EXPENSES					
A & S	\$2,673	\$2,360	889	2,457	\$8,379
DENTAL	18,223	18,410	11,958	18,085	66,676
OPTICAL	5,256	5,326	5,242	5,247	21,071
LIFE & AD & D	667	702	703	675	2,747
OPERATING EXPENSE	122,973	133,558	120,499	132,330	509,360

TOTAL EXPENSE	\$149,792	\$160,356	\$139,291	\$158,794	\$608,233
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$10,201	(\$36,055)	(\$62,383)
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AVERAGE INCOME	\$24	\$24	\$23	\$18	\$22
AVERAGE EXPENSE	\$28	\$26	\$21	\$23	\$25
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$2	(\$5)	(\$3)

TOTAL PARTICIPANTS	1,804	2,029	2,189	2,306	2,082
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PLAN XL
PART TIME
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	0	0	0

TOTAL INCOME	\$154,728	\$162,624	\$150,120	\$163,680	\$631,152
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EXPENSES					
A & S	\$2,168	\$4,752	2,803	1,985	\$11,708
DENTAL	14,115	14,543	15,194	15,639	59,491
OPTICAL	4,063	4,208	4,391	4,519	17,181
LIFE & AD & D	564	613	609	596	2,382
OPERATING EXPENSE	112,192	124,689	124,416	130,551	491,848

TOTAL EXPENSE	\$133,102	\$148,805	\$147,413	\$153,290	\$582,610
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SURPLUS (DEFICIT)	\$21,626	\$13,819	\$2,707	\$10,390	\$48,542
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AVERAGE INCOME	\$24	\$24	\$24	\$24	\$24
AVERAGE EXPENSE	\$21	\$22	\$24	\$22	\$22
SURPLUS (DEFICIT)	\$3	\$2	\$0	\$2	\$2

TOTAL PARTICIPANTS	2,153	2,257	2,086	2,272	2,192
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PLAN XL
PART TIME
2020

QUARTERLY RECAPS - ACTIVE

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$129,984	\$143,635	\$149,393	\$122,670	\$545,682
MISC. INCOME -LOA	0	0	0	0	0
-COBRA	0	0	99	69	168

TOTAL INCOME	\$129,984	\$143,635	\$149,492	\$122,739	\$545,850
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EXPENSES

A & S	\$2,673	\$2,360	889	2,457	\$8,379
DENTAL	18,223	18,410	11,958	18,085	66,676
OPTICAL	5,256	5,326	5,242	5,247	21,071
LIFE & AD & D	667	702	703	675	2,747
OPERATING EXPENSE	122,973	133,558	120,499	132,330	509,360

TOTAL EXPENSE	\$149,792	\$160,356	\$139,291	\$158,794	\$608,233
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SURPLUS (DEFICIT)	(\$19,808)	(\$16,721)	\$10,201	(\$36,055)	(\$62,383)
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AVERAGE INCOME	\$24	\$24	\$23	\$18	\$22
AVERAGE EXPENSE	\$28	\$26	\$21	\$23	\$25
SURPLUS (DEFICIT)	(\$4)	(\$2)	\$2	(\$5)	(\$3)

TOTAL PARTICIPANTS	1,804	2,029	2,189	2,306	2,082
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ACTIVE PLANS
2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$24,821,555	\$18,329,108	\$94,311,110
EMPLOYEE CONTRIBUTIONS	219,013	232,121	218,834	231,816	901,784
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	132,076	131,986	580,553
MISCELLANEOUS ¹	147	2,486	0	102,077	104,710

TOTAL INCOME	\$26,377,512	\$25,553,193	\$25,172,465	\$18,794,987	\$95,898,157
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EXPENSES

MEDICAL	\$16,963,827	\$15,327,533	\$16,392,178	\$18,015,704	\$66,699,242
A & S	1,364,185	1,321,909	1,166,696	1,310,825	5,163,615
DENTAL	1,192,099	1,176,786	968,974	1,141,594	4,479,453
DRUG	5,943,419	4,219,960	5,893,336	5,495,819	21,552,534
BEHAVIORAL HEALTH	259,725	299,566	288,450	285,717	1,133,458
OPTICAL	164,072	162,531	159,550	158,276	644,429
LIFE & AD & D	40,512	40,349	39,670	39,044	159,575
UM/DM	212,560	211,609	205,387	206,291	835,847
PRESCRIPTION CARE MNGMT	0	11,145	33,173	32,804	77,122
E.A.P.	16,747	16,459	16,045	15,826	65,077
P.P.O.	288,002	287,526	277,458	276,687	1,129,673
OPERATING EXPENSE	901,611	1,098,094	895,211	931,711	3,826,627

TOTAL EXPENSE	\$27,346,759	\$24,173,467	\$26,336,128	\$27,910,298	\$105,766,652
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SURPLUS (DEFICIT)	(\$969,247)	\$1,379,726	(\$1,163,663)	(\$9,115,311)	(\$9,868,495)
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TOTAL PARTICIPANTS	15,645	15,202	15,476	15,739	15,516
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FUND RESERVE	\$27,735,804	\$26,876,917	\$35,905,496	\$34,430,728	
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¹LITIGATION SETTLEMENTS 4TH QTR:

FELRA & UFCW
RETIREE HEALTH PLAN
FOURTH QUARTER 2020

ADMINISTRATIVE MANAGER'S REPORT

FULL TIME RETIREES
FOURTH QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$3,509,736
RETIREE COPAYMENTS	\$865,020
INTEREST AND DIVIDENDS	\$23,900
TOTAL INCOME	\$4,398,656

EXPENSES

BENEFIT	RATE	EXPENSE	AVG. COST	COMMENT
OPTICAL	\$4.95	\$40,635	\$4.75	2,736 RET
DENTAL	\$28.80	\$236,418		2,736 RET
TOTAL DENTAL		\$236,418	\$27.65	
DRUG	\$.80/1.25/SCRIPT	\$762,506		15,476 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	5,271		
TOTAL DRUG		\$767,777	\$89.80	
HMO KAISER	\$251.99	\$1,402,270		1,400 RET
HOSPITAL		319,320		
SURGICAL		155,795		
DIAGNOSTIC		55,352		
MAJOR MEDICAL		175,467		
MEDICAL ADMINISTRATION	\$14.16	59,938		1,370 RET
TOTAL MEDICAL		\$2,168,142	\$253.58	
BEHAVIORAL HEALTH	\$2.59	\$10,630	\$1.24	1,368 RET
BEHAVIORAL HEALTH/EAP		\$216	\$0.03	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$4.52	\$72	\$0.01	5 RET
HRGI/A&G CLAIM DISCOUNTER		\$179	\$0.02	
ADMINISTRATION	\$6.80	\$58,146	\$6.80	2,850 RET

TOTAL EXPENSES **\$3,282,215** **\$383.88**

SURPLUS (DEFICIT) **\$1,116,441**

¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

PART TIME RETIREES
FOURTH QUARTER 2020

INCOME

EMPLOYER CONTRIBUTIONS ¹	\$555,884
RETIREE COPAYMENTS	\$185,145
INTEREST AND DIVIDENDS	\$5,115
TOTAL INCOME	\$746,144

EXPENSES

<u>BENEFIT</u>	<u>RATE</u>	<u>EXPENSE</u>	<u>AVG. COST</u>	<u>COMMENT</u>
OPTICAL	\$4.95	\$9,054	\$4.95	610 RET
DENTAL	\$28.80	\$52,705	\$28.80	610 RET
DRUG	\$.80/1.25/SCRIPT	\$69,671		2,104 SCRIPTS
DRUG CLAIMS		0		
DRUG FEES	\$0.21/CLAIM	602		
DRUG		\$70,273	\$38.40	
HMO KAISER	\$251.99	\$302,654		382 RET
HOSPITAL		34,715		
SURGICAL		31,752		
DIAGNOSTIC		10,466		
MAJOR MEDICAL		34,875		
MEDICAL ADMINISTRATION	\$14.16	11,271		258 RET
TOTAL MEDICAL		\$425,733	\$232.64	
BEHAVIORAL HEALTH	\$2.59	\$2,002	\$1.09	258 RET
BEHAVIORAL HEALTH/EAP		\$0	\$0.00	
P.P.O. CAREFIRST FLEXLINK	\$22.86	\$0	\$0.00	0 RET
P.P.O. CAREFIRST NETWORK	\$4.52	\$27	\$0.01	2 RET
HRGI/A&G CLAIM DISCOUNTER		\$38	\$0.02	
ADMINISTRATION	\$6.80	\$12,445	\$6.80	610 RET

TOTAL EXPENSES	\$572,277	\$312.72
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SURPLUS (DEFICIT)	\$173,867
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¹INCLUDES INCOME FROM PLAN I AND PLAN X MOB CONTRIBUTION, LESS THE STIPEND RELATED INCOME

FOURTH QUARTER 2020 STIPEND INCOME & EXPENSES
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INCOME¹

GIANT	\$689,811
SAFEWAY	394,791
TOTAL INCOME	\$1,084,602

BENEFIT EXPENSES

CATEGORY	AMOUNT
STIPEND BENEFITS	\$1,075,594
SUBTOTAL	\$1,075,594

OPERATING EXPENSES

CATEGORY	AMOUNT
ADMINISTRATION	\$7,969
PNC FEES	994
POSTAGE	45
SUBTOTAL	\$9,008
TOTAL EXPENSES	\$1,084,602

SURPLUS (DEFICIT)	\$0
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PARTICIPANTS 969

2020
RETIREES
QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTRIBUTIONS	\$4,225,791	\$4,061,678	\$4,059,554	\$4,065,620	\$16,412,643
RETIREE COPAYMENTS	1,085,279	1,060,581	1,059,148	1,050,165	4,255,173
STIPEND INCOME	1,200,856	1,163,185	1,119,766	1,084,602	4,568,409
INTEREST & DIVIDENDS	28,371	43,859	29,759	29,015	131,004

TOTAL INCOME	\$6,540,297	\$6,329,303	\$6,268,227	\$6,229,402	\$25,367,229
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EXPENSES

MEDICAL	\$3,087,811	\$2,618,131	\$2,567,108	\$2,593,875	\$10,866,925
DENTAL	295,142	293,126	233,061	289,123	1,110,452
DRUG	1,217,946	551,628	1,531,050	838,050	4,138,674
BEHAVIORAL HEALTH	14,438	12,825	12,904	12,848	53,015
OPTICAL	50,726	50,381	50,167	49,689	200,963
P.P.O.	2,955	2,086	679	316	6,036
ADMINISTRATION	69,808	71,367	71,122	70,591	282,888
STIPEND	1,200,856	1,163,185	1,119,766	1,084,602	4,568,409

TOTAL EXPENSES	\$5,939,682	\$4,762,729	\$5,585,857	\$4,939,094	\$21,227,362
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SURPLUS (DEFICIT)	\$600,615	\$1,566,574	\$682,370	\$1,290,308	\$4,139,867
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TOTAL PARTICIPANTS	3,526	3,498	3,487	3,460	3,493
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FUND RESERVE	\$5,765,638	\$5,521,879	\$5,339,723	\$5,306,841	
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2019
RETIREES
QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTRIBUTIONS	\$905,547	\$926,303	\$4,289,306	\$4,277,820	\$10,398,976
RETIREE COPAYMENTS	1,115,169	1,098,497	1,096,852	1,089,898	4,400,416
STIPEND INCOME	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
INTEREST & DIVIDENDS	36,659	31,851	45,910	52,999	167,419

TOTAL INCOME	\$3,446,332	\$3,397,201	\$6,737,034	\$6,651,142	\$20,231,709
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EXPENSES

MEDICAL	\$2,884,264	\$2,937,512	\$2,823,541	\$2,635,216	\$11,280,533
DENTAL	303,120	301,536	300,615	299,030	1,204,301
DRUG	1,324,372	1,011,986	1,725,897	755,552	4,817,807
BEHAVIORAL HEALTH	14,858	20,024	32,973	18,720	86,575
OPTICAL	52,137	51,825	51,669	51,401	207,032
UTILIZATION MANAGEMENT	272	141	283	0	696
DISEASE MANAGEMENT	111	103	0	0	214
P.P.O.	1,181	2,994	3,403	9,474	17,052
ADMINISTRATION	69,612	71,095	71,135	70,805	282,647
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898

TOTAL EXPENSES	\$6,038,884	\$5,737,766	\$6,314,482	\$5,070,623	\$23,161,755
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SURPLUS (DEFICIT)	(\$2,592,552)	(\$2,340,565)	\$422,552	\$1,580,519	(\$2,930,046)
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TOTAL PARTICIPANTS	3,620	3,591	3,593	3,576	3,595
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FUND RESERVE	\$5,656,450	\$5,659,739	\$5,932,013	\$5,790,439	
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COMBINED FUND
FOURTH QUARTER 2020

QUARTERLY RECAPS

	FIRST 2020	SECOND 2020	THIRD 2020	FOURTH 2020	TOTAL
EMPLOYER CONTR - ACTIVE	\$26,032,469	\$25,127,978	\$24,821,555	\$18,329,108	\$94,311,110
EMPLOYER CONTR - RETIREE	4,225,791	4,061,678	4,059,554	4,065,620	16,412,643
EMPLOYEE CONTRIBUTIONS	1,304,292	1,292,702	1,277,982	1,281,981	5,156,957
INTEREST & DIVIDENDS - ACTIVE	125,883	190,608	132,076	131,986	580,553
INTEREST & DIVIDENDS - RETIREE	28,371	43,859	29,759	29,015	131,004
STIPEND	1,200,856	1,163,185	1,119,766	1,084,602	4,568,409
MISCELLANEOUS ¹	147	2,486	0	102,077	104,710

TOTAL INCOME	\$32,917,809	\$31,882,496	\$31,440,692	\$25,024,389	\$121,265,386
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EXPENSES					
MEDICAL	\$16,963,827	\$15,327,533	\$16,392,178	\$18,015,704	\$66,699,242
RETIREES	4,738,826	3,599,544	4,466,091	3,854,492	16,658,953
STIPEND	1,200,856	1,163,185	1,119,766	1,084,602	4,568,409
A & S	1,364,185	1,321,909	1,166,696	1,310,825	5,163,615
DENTAL	1,192,099	1,176,786	968,974	1,141,594	4,479,453
DRUG	5,943,419	4,219,960	5,893,336	5,495,819	21,552,534
BEHAVIORAL HEALTH	259,725	299,566	288,450	285,717	1,133,458
OPTICAL	164,072	162,531	159,550	158,276	644,429
LIFE & AD & D	40,512	40,349	39,670	39,044	159,575
UM/DM	212,560	211,609	205,387	206,291	835,847
PRESCRIPTION CARE MNGMT	0	11,145	33,173	32,804	77,122
E.A.P.	16,747	16,459	16,045	15,826	65,077
P.P.O.	288,002	287,526	277,458	276,687	1,129,673
OPERATING EXPENSE	901,611	1,098,094	895,211	931,711	3,826,627

TOTAL EXPENSE	\$33,286,441	\$28,936,196	\$31,921,985	\$32,849,392	\$126,994,014
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SURPLUS (DEFICIT)	(\$368,632)	\$2,946,300	(\$481,293)	(\$7,825,003)	(\$5,728,628)
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TOTAL PARTICIPANTS	15,645	15,202	15,476	15,739	15,516
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FUND RESERVE	\$33,501,442	\$32,398,796	\$41,245,219	\$39,737,569	
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¹LITIGATION SETTLEMENTS 4TH QTR:

\$101,990 MADOFF FUND
87 VISIUM FAIR FUND
\$102,077

COMBINED FUND
2019

QUARTERLY RECAPS

	FIRST 2019	SECOND 2019	THIRD 2019	FOURTH 2019	TOTAL
EMPLOYER CONTR - ACTIVE	\$30,523,953	\$30,066,908	\$26,399,756	\$26,029,759	\$113,020,376
EMPLOYER CONTR - RETIREE	905,547	926,303	4,289,306	4,277,820	10,398,976
EMPLOYEE CONTRIBUTIONS	1,374,267	1,356,366	1,338,409	1,331,797	5,400,839
INTEREST & DIVIDENDS - ACTIVE	162,657	141,464	200,836	230,416	735,373
INTEREST & DIVIDENDS - RETIREE	36,659	31,851	45,909	52,999	167,418
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
MISCELLANEOUS	0	1,422	234	0	1,656

TOTAL INCOME	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
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EXPENSES

MEDICAL	\$16,332,561	\$17,607,514	\$17,229,869	\$18,560,391	\$69,730,335
RETIREES	4,649,927	4,397,216	5,009,516	3,840,198	17,896,857
STIPEND	1,388,957	1,340,550	1,304,966	1,230,425	5,264,898
A & S	1,437,032	1,318,998	1,369,357	1,312,772	5,438,159
DENTAL	1,241,756	1,227,703	1,212,239	1,192,120	4,873,818
DRUG	6,643,414	5,529,352	6,841,742	5,286,422	24,300,930
BEHAVIORAL HEALTH	251,213	386,251	329,640	305,752	1,272,856
OPTICAL	167,857	166,450	164,626	162,237	661,170
LIFE & AD & D	42,002	41,820	41,252	40,620	165,694
UTILIZATION REVIEW	80,891	81,414	78,174	91,977	332,456
DISEASE MANAGEMENT	111,648	112,110	110,553	108,116	442,427
E.A.P.	17,743	17,499	17,221	16,955	69,418
P.P.O.	248,320	252,317	557,821	296,817	1,355,275
OPERATING EXPENSE	862,010	922,829	904,938	955,105	3,644,882

TOTAL EXPENSE	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
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SURPLUS (DEFICIT)	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
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TOTAL PARTICIPANTS	16,063	15,949	15,718	15,547	15,819
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FUND RESERVE ¹	\$29,386,247	\$37,813,988	\$37,635,248	\$36,660,290
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¹DOES NOT REFLECT DEPOSIT IN TRANSFER AS OF 3/31/19 - \$7,007,526.34

COMBINED FUND
FOURTH QUARTER 2020

MISCELLANEOUS

ACCOUNTING	\$36,970
ACTUARIAL & CONSULTING	58,598
CONFERENCE	(2,125)
EDUCATION FEES FOR RETIREE ASSISTANCE	9,111
INVESTMENT MANAGEMENT	8,065
INVESTMENT PERFORMANCE SERVICES	10,000
LEGAL	109,692
POSTAGE	19,335
PRINTING	8,950
TELEPHONE	1,542

TOTAL \$260,138

DELINQUENCIES

NONE

**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
FOURTH QUARTER 2020**

QUARTERLY RECAPS

INCOME	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$32,917,809	\$31,882,496	\$31,440,692	\$25,024,389	\$121,265,386
Legal	803,742	771,450	771,416	771,141	3,117,749
Severance	18,427	1,474,569	2,475,793	7,738	3,976,527
Scholarship	421	257	166	125	969
Total Income	\$33,740,399	\$34,128,772	\$34,688,067	\$25,803,393	\$128,360,631

EXPENSES	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	\$33,286,441	\$28,936,196	\$31,921,985	\$32,849,392	\$126,994,014
Legal	812,977	799,841	780,340	777,167	3,170,325
Severance	1,250,054	920,257	994,698	1,186,685	4,351,694
Scholarship	11,496	18,838	14,147	6,377	50,858
Total Expenses	\$35,360,968	\$30,675,132	\$33,711,170	\$34,819,621	\$134,566,891

Surplus/(Deficit)	1Q2020	2Q2020	3Q2020	4Q2020	Total
Health	(\$368,632)	\$2,946,300	(\$481,293)	(\$7,825,003)	(\$5,728,628)
Legal	(9,235)	(28,391)	(8,924)	(6,026)	(52,576)
Severance	(1,231,627)	554,312	1,481,095	(1,178,947)	(375,167)
Scholarship	(11,075)	(18,581)	(13,981)	(6,252)	(49,889)
Total Surplus/(Deficit)	(\$1,620,569)	\$3,453,640	\$976,897	(\$9,016,228)	(\$6,206,260)

Fund Reserve	\$36,286,031	\$35,341,640	\$45,768,124	\$43,071,868
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**COMBINED FUND
FELRA & UFCW VEBA FUND
INCLUDING LEGAL, SEVERANCE AND SCHOLARSHIP
2019**

QUARTERLY RECAPS

INCOME	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$34,392,040	\$33,864,864	\$33,579,416	\$33,153,216	\$134,989,536
Legal	846,008	840,203	827,987	814,078	3,328,276
Severance	921,391	16,287	2,985,356	30,472	3,953,506
Scholarship	964	220	769	746	2,699
Total Income	\$36,160,403	\$34,721,574	\$37,393,528	\$33,998,512	\$142,274,017

EXPENSES	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$33,475,331	\$33,402,023	\$35,171,914	\$33,399,907	\$135,449,175
Legal	848,171	849,104	839,285	822,262	3,358,822
Severance	1,030,481	861,783	458,209	1,522,338	3,872,811
Scholarship	10,198	9,914	27,190	12,363	59,665
Total Expenses	\$35,364,181	\$35,122,824	\$36,496,598	\$35,756,870	\$142,740,473

Surplus/(Deficit)	1Q2019	2Q2019	3Q2019	4Q2019	Total
Health	\$916,709	\$462,841	(\$1,592,498)	(\$246,691)	(\$459,639)
Legal	(2,163)	(8,901)	(11,298)	(8,184)	(30,546)
Severance	(109,090)	(845,496)	2,527,147	(1,491,866)	80,695
Scholarship	(9,234)	(9,694)	(26,421)	(11,617)	(56,966)
Total Surplus/(Deficit)	\$796,222	(\$401,250)	\$896,930	(\$1,758,358)	(\$466,456)

Fund Reserve	\$32,832,926	\$40,455,650	\$42,777,033	\$40,441,104
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CONTRACT INFORMATION FOURTH QUARTER 2020

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
ASSOCIATED ADMINISTRATORS	X	918.75	11-01-20	10-29-24
	X	544.00	11-01-20	
	X	1,316.00	11-01-20	
	XX	334.00	11-01-20	
	XX	128.00	11-01-20	
GIANT 27	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT 400	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT DELAWARE	X	1,138.75	06-01-20	10-28-23
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT LEXINGTON PARK 400	X	1,138.75	06-01-20	10-28-23
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
GIANT VALLEY 400	I	1,834.50	06-01-20	10-28-23
	I	1,022.25	06-01-20	
	X	1,138.75	06-01-20	
	X	764.00	06-01-20	
	X	1,536.00	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	

CONTRACT INFORMATION
FOURTH QUARTER 2020

<u>COMPANY</u>	<u>PLAN</u>	<u>RATES</u>	<u>EFF. DATE</u>	<u>CONTRACT EXP.</u>
SAFEWAY 27	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY 400	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY CULPEPER	I	1,840.97	06-01-20	10-28-23
	I	1,028.72	06-01-20	
	X	1,145.22	06-01-20	
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY DELAWARE	X	1,145.22	06-01-20	10-28-23
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
SAFEWAY DOVER	X	1,145.22	06-01-20	10-28-23
	X	770.47	06-01-20	
	X	1,542.47	06-01-20	
	XX	375.50	06-01-20	
	XX	178.50	06-01-20	
	XXX	275.25	06-01-20	
	XXX	101.75	06-01-20	
	XL	22.75	06-01-20	
STAFF 400	X	1,114.00	11-01-18	